

Information to identify the case:

Debtor 1 **Stefanie C. Russell**
First Name _____ Middle Name _____ Last Name _____
Debtor 2 _____
(Spouse, if filing) First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**
Case number: **18-10133-TPA**

Social Security number or ITIN **xxx-xx-0504**
EIN _____
Social Security number or ITIN _____
EIN _____

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Stefanie C. Russell
aka Stefanie Cotton-Russell

5/17/21

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Stefanie C. Russell
Debtor

Case No. 18-10133-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: aala

Page 1 of 3

Date Rcvd: May 17, 2021

Form ID: 3180W

Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 19, 2021:

Recip ID	Recipient Name and Address
db	+ Stefanie C. Russell, 3808 Myrtle St, Erie, PA 16508-3014
14775162	+ Erie Federal Credit Union, 3503 Peach St, Erie, PA 16508-2741
14775165	+ St. Vincent Hospital, 232 W 25th St, Erie, PA 16544-0001
14775166	Village Surgicenter of Erie, 5473 Village Common Dr Ste 100, Erie, PA 16506-4961

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	May 18 2021 03:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 18 2021 02:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	May 18 2021 03:08:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 18 2021 02:13:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	Email/PDF: resurgentbknotifications@resurgent.com	May 18 2021 02:23:27	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14775156	EDI: HNDA.COM	May 18 2021 03:08:00	American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016
14777058	EDI: HNDA.COM	May 18 2021 03:08:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
14775158	+ EDI: CINGMIDLAND.COM	May 18 2021 03:08:00	AT&T Mobility, PO Box 6416, Carol Stream, IL 60197-6416
14798292	EDI: BECKLEE.COM	May 18 2021 03:08:00	American Express Bank, FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14796783	EDI: BECKLEE.COM	May 18 2021 03:08:00	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14775157	+ EDI: AMEREXPR.COM	May 18 2021 03:08:00	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
14775159	+ EDI: CAPITALONE.COM	May 18 2021 03:08:00	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

District/off: 0315-1

User: aala

Page 2 of 3

Date Recd: May 17, 2021

Form ID: 3180W

Total Noticed: 24

14777879	EDI: DISCOVER.COM	May 18 2021 03:08:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14775161	+ EDI: DISCOVER.COM	May 18 2021 03:08:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14775160	EDI: JPMORGANCHASE	May 18 2021 03:08:00	Chase Card Services, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
14819216	Email/PDF: resurgentbknotifications@resurgent.com	May 18 2021 02:21:35	LVNV Funding, LLC its successors and assigns as, assignee of Citibank (South Dakota), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14775175	+ Email/Text: bk@lendingclub.com	May 18 2021 02:14:00	Lending Club Corp, 71 Stevenson St, Suite 300, San Francisco, CA 94105-2985
14775163	+ Email/Text: bk@lendingclub.com	May 18 2021 02:14:00	LendingClub Corporation, 71 Stevenson Street, Suite 1000, San Francisco, CA 94105-2967
14775164	Email/Text: camanagement@mtb.com	May 18 2021 02:13:00	M & T Bank, Po Box 844, Buffalo, NY 14240
14795314	Email/Text: camanagement@mtb.com	May 18 2021 02:13:00	M&T Bank, P.O. Box 1288, Buffalo, NY 14240-1288
14807259	+ EDI: MID8.COM	May 18 2021 03:08:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN MI 48090-2011
14775581	+ EDI: RECOVERYCORP.COM	May 18 2021 03:08:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		M&T Bank
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14775168	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016
14775170	*+	AT& T Mobility, PO Box 6416, Carol Stream, IL 60197-6416
14775169	*+	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
14775171	*+	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14775173	*+	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14775174	*+	Erie Federal Credit Union, 3503 Peach St, Erie, PA 16508-2741
14775172	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
14775176	*P++	M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with court:, M & T Bank, Po Box 844, Buffalo, NY 14240
14775177	*+	St. Vincent Hospital, 232 W 25th St, Erie, PA 16544-0001
14775178	*	Village Surgicenter of Erie, 5473 Village Common Dr Ste 100, Erie, PA 16506-4961

TOTAL: 1 Undeliverable, 11 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0315-1

User: aala

Page 3 of 3

Date Recd: May 17, 2021

Form ID: 3180W

Total Noticed: 24

Date: May 19, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 17, 2021 at the address(es) listed below:

Name	Email Address
------	---------------

Brian Nicholas	on behalf of Creditor M&T Bank bnicholas@kmllawgroup.com
----------------	----------------------------------------------------------

Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
-------------------------------------	-------------------------------

Rebeka Seelinger	on behalf of Debtor Stefanie C. Russell rebeka@seelingerlaw.com
------------------	-----------------------------------------------------------------

Ronda J. Winnecour	cmecl@chapter13trusteewdpa.com
--------------------	--------------------------------

TOTAL: 4